

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:

John A. Dragani

Case No.: 20-10007

Chapter: 13

Judge: JNP

**CERTIFICATION OF DEBTOR(S) IN SUPPORT OF  
COVID-19 CHAPTER 13 PLAN MODIFICATION**

I [We], John A. Dragani, am [are] the debtor[s] in the above-captioned Chapter 13 case and make this Certification under penalty of perjury in support of the COVID-19 Chapter 13 Plan Modification filed separately on the docket.

- 1) The Chapter 13 Plan was originally confirmed by order entered on March 18, 2020.
- 2) I was current with plan payments through March 2022.
- 3) I was current with post-petition mortgage payments through March 2022 on property located at 177 Krumm Avenue, West Berlin NJ 08091.

[If not applicable, skip] [if more than 1 property, add additional lines]

a) The mortgage payments referred to above are [check one]:

☒ contractual payments

☐ adequate protection payments

b) I am current with post-petition real estate taxes on the property located at N/A.

☐ YES ☐ NO

c) I have current liability insurance on the property and can provide proof thereof.

☒ YES ☐ NO

4) If the confirmed plan includes a cram down on a mortgage, then answer the following:

a) I am current with post-petition real estate taxes on the property located at N/A.

☐ YES ☐ NO

b) I have current liability insurance on the property and can provide proof thereof.

☐ YES ☐ NO

- 5) I was current with post-petition auto payments through N/A on the following automobile(s). [If not applicable, skip]  
N/A.
- 6) The change in my household income previously reported on Schedule I is \$ 3,573.00.  
My current household income is \$ 3,409.23. I have attached a current paystub or proof of the change in income to this certification [Redact any personally identifiable information before docketing.]  
My current total household expenses are now \$ 2,925.23.
- 7) As a result of COVID-19, I have suffered a material financial hardship which has impacted me in the following way:

I am a 72 year old man that collects social security and work part-time as an Uber Driver as well as real estate sales. During the COVID-19 Pandemic, I was unable to have any real estate showings and my ability to earn real estate commissions was drastically reduced.

I hereby certify that the foregoing statements made by me are true to the best of my knowledge, information and belief. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: 03/25/22

/s/John A. Dragani  
Debtor's Signature

Dated: \_\_\_\_\_

\_\_\_\_\_  
Debtor's Signature

*new.12/2020*